



State Personnel Office

Leadership and Service for a Quality Workforce

Accidental Death & Dismemberment (AD&D) Coverage

All employees who enroll in the Group Universal Life Insurance plan, underwritten by the Minnesota Life Insurance Company, are automatically provided with Accidental Death & Dismemberment (AD&D) coverage. The amount of AD&D coverage payable to you or your beneficiary (ies) correlates with the type of loss you experience and the amount of life insurance coverage in effect at the time of the loss. The table below describes the types of losses covered under this benefit:

<u>Loss of</u>	<u>Amount of Benefit</u>
Life	100% of Insurance
Both hands or both feet	100% of Insurance
Sight in both eyes	100% of Insurance
One hand and one foot	100% of Insurance
One hand and sight in one eye	100% of Insurance
One foot and sight in one eye	100% of Insurance
Sight in one eye	50% of Insurance
One foot or one hand	50% of Insurance

Loss of hand and/or foot means complete severance at or above the wrist or ankle joints. Loss of sight means the entire and irrevocable loss of sight which cannot be corrected by medical or surgical treatment or by artificial means.

The Accidental Death & Dismemberment (AD&D) benefit is an employee only benefit. The benefit amounts referenced above exclude all contributions, if applicable, to the cash accumulation account.

THE STATE *of* DELAWARE EXECUTIVE DEPARTMENT

Carvel State Office Building
820 North French Street
Wilmington, Delaware 19801
Telephone: (302) 577-8977
Facsimile: (302) 577-3996

Townsend Building
401 Federal Street, Suite 5
Dover, Delaware 19901
Telephone: (302) 739-4195
Facsimile: (302) 739-3000

Del Tech Owens Campus
P.O. Box 610
Georgetown, Delaware 19947
Telephone: (302) 856-5966
Facsimile: (302) 856-5969

Blue Hen Corporate Center
Suite 5N, 655 South Bay Road
Dover, Delaware 19901
Telephone: (302) 739-3651
Facsimile: (302) 739-5345

Blue Hen Corporate Center
Suite 202, 655 South Bay Road
Dover, Delaware 19901
Telephone: (302) 739-8331
Facsimile: (302) 739-8339